

September 8, 2020

Chairman Lucio and Members  
House Insurance Committee

Submitted via: [Sergio.Cavazos\\_HC@house.texas.gov](mailto:Sergio.Cavazos_HC@house.texas.gov)

RE: Committee Hearing Comments Related to the COVID-19 Pandemic

Chairman Lucio and Members of the House Insurance Committee,

On behalf of Legacy Community Health, the largest Community Health Center (CHC) in Texas, we appreciate the opportunity to comment. Legacy has 41 locations across Houston, Deer Park, Baytown and Beaumont. 27 of our facilities are school-based and have been closed due to school closures.

Legacy was at the forefront of the COVID-19 crisis in Harris County and Jefferson County, and was the first healthcare entity to open three walk-up testing sites to serve patients in Houston and Beaumont. We have tested thousands of COVID-19 patients, and we continue to test daily at 13 sites across the state.

We are thankful for the swift action by the Governor and HHSC that provided a waiver for FQHCs to provide telemedicine services, and we look forward to the finalization of these rules in the fall to make them permanent.

**What is the anticipated impact of the COVID-19 pandemic on health insurance premiums and the health insurance market moving forward?**

Legacy's chief concern, as an organization that serves anyone that walks through our door regardless of their ability to pay, is a large surge in the newly uninsured population due to the recent surge in unemployment associated with COVID-19. Community Health Centers are designed to treat the uninsured, but in order to do this, we must have a payor source, like Medicaid or Medicare to make up for the losses associated with treating the uninsured. A significant surge in uninsured patients financially strains Community Health Centers, like Legacy, because the majority of CHCs are not supported with local tax-payer dollars, like other safety-net facilities.

We encourage the committee to examine options for covering new and existing uninsured populations, such as using federal dollars for COVID to cover uninsured individuals, a 1332 waiver to provide affordable options for purchasing insurance, renewing the 1115 waiver to maintain Texas' safety-net and providing coverage options for the uninsured.

We look forward to partnering with this committee to provide data, perspectives and solutions to treating the uninsured. Thank you for the opportunity to engage on this important issue.

Sincerely,

A handwritten signature in blue ink that reads 'Katy Caldwell'.

Katy Caldwell, CEO